

FIG. 1

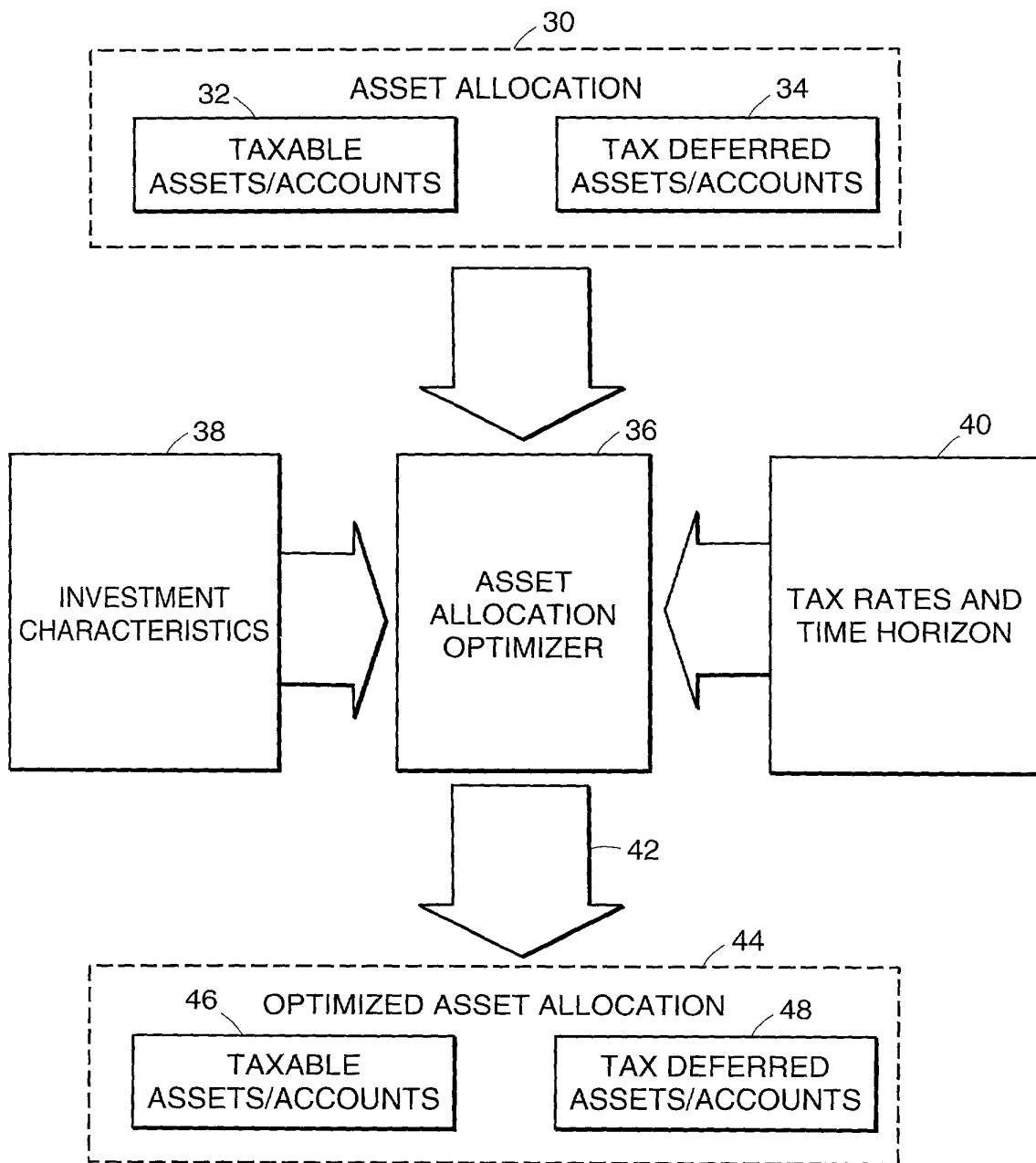


FIG. 2

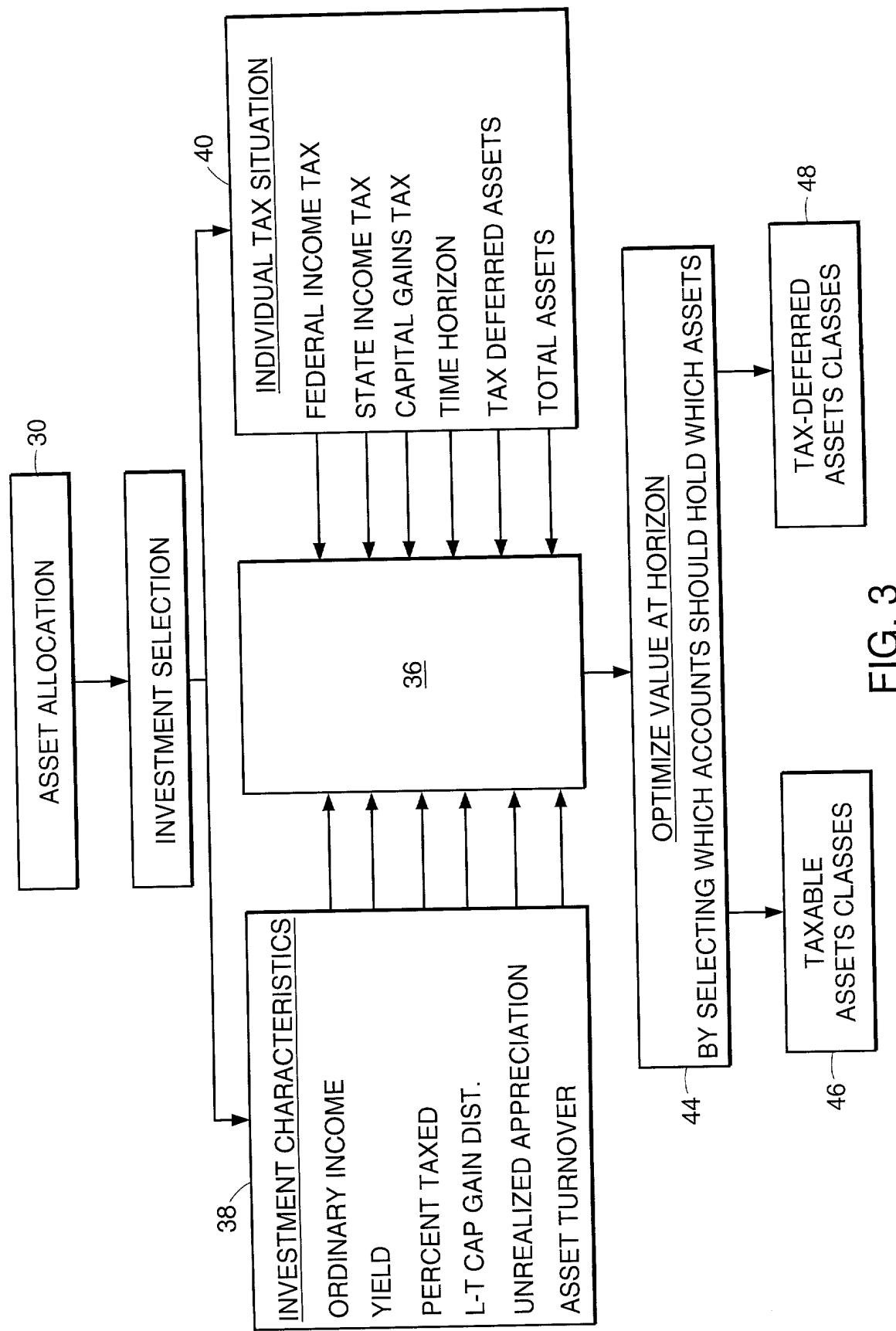


FIG. 3

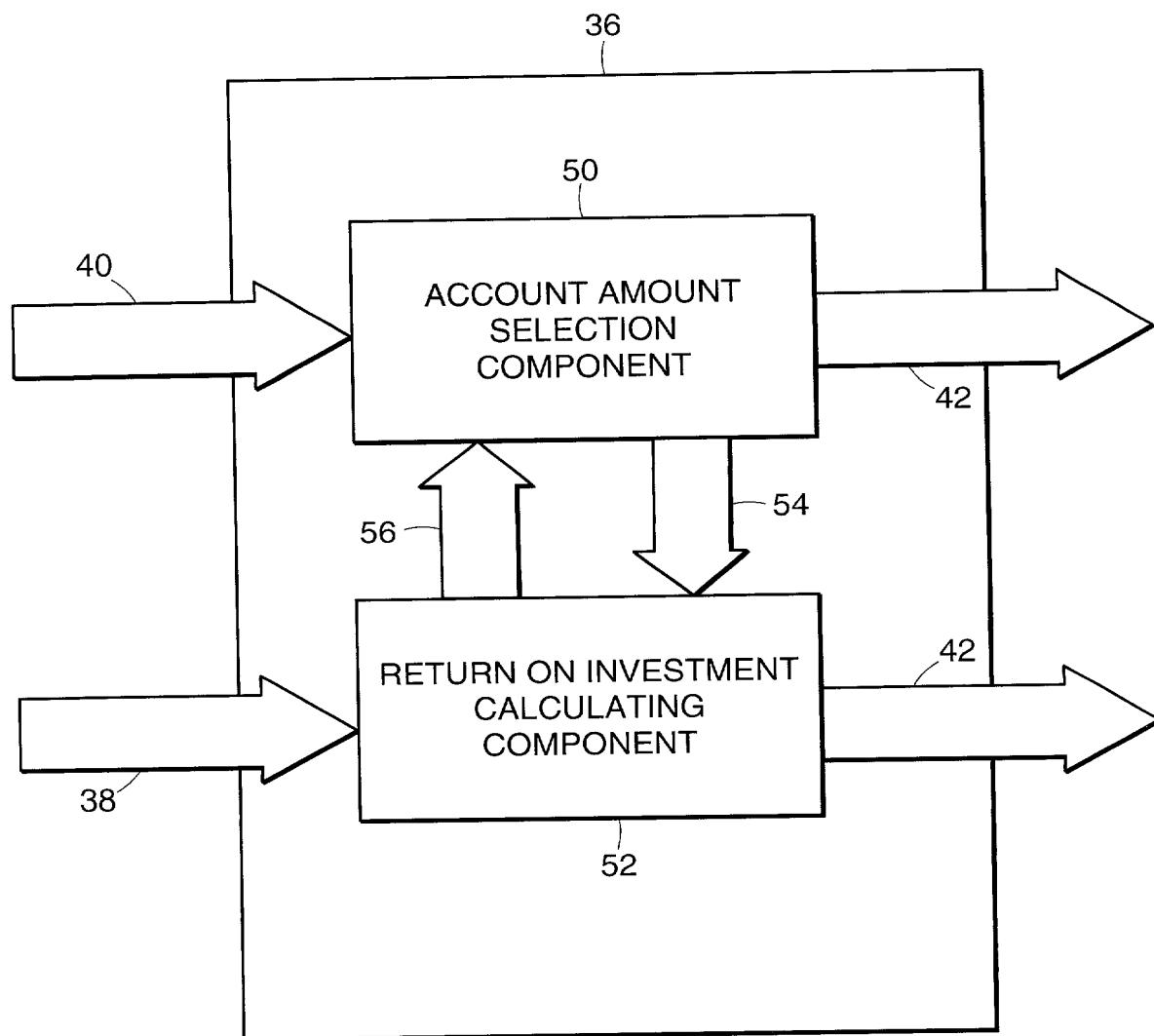


FIG. 4

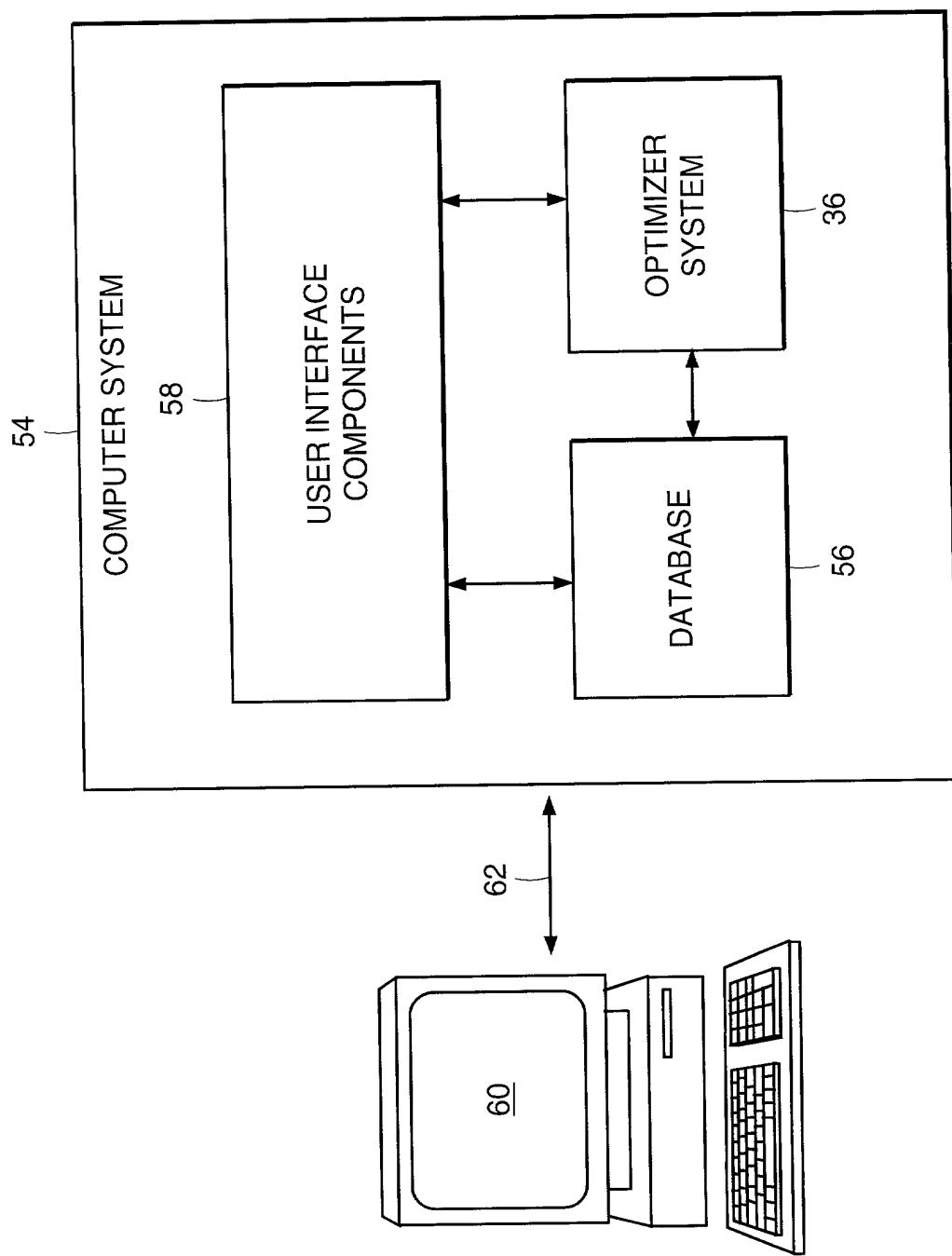


FIG. 5

Business or Individual	Individual
First Name	Middle Name
Joe	
Client Owns a Business:	
<input type="checkbox"/>	
Allocation Data	
Total Assets(\$):	\$400,000
Total in Tax Deferred Accts:	\$150,000
Optimize Method: <input type="checkbox"/> After Liquidation	
Horizon(yrs):	40
Federal Tax Rate:	31.0%
State Tax Rate:	6.0%

64
6-0-8

Asset Class **Optimize** **Show Results** **Print Screen** **Close Form**

Account Id: 6567

Last Name: Fidelity

Age: 30

Office: Waltham(154)

FIG. 6

Asset Classes for Fidelity, Joe										Total Assets: \$400,000		Current Accounts	
Asset Class	Asset Type	Percent Taxed Federal State	Ordinary Income	Yield	LT CG Distrib	Unrealized Appreciation	Pct Alloc: 100%	Amt Alloc: \$400,000	In Taxable	In	In Tax Deferred		
Fixed Income	Bond	0.0%	0.0%	3.0%	0.0%	0.0%	5.0%	\$20,000	5.0%	0.0%	0.0%		
Mass Muni MM	Avg TurnOver(yrs):	10	0%	Cap Gains Tax				0%	\$20,000		\$0		
Fixed Income	Bond	100.0%	0.0%	6.0%	0.0%	0.0%	25.0%	\$100,000	0.0%	0.0%	25.0%		
Spartan Gov't Income	Avg TurnOver(yrs):	10	20%	Cap Gains Tax				31%		\$0	\$100,000		
International	Stock	100.0%	100.0%	1.0%	0.0%	2.0%	7.0%	10.0%	\$40,000	10.0%	0.0%		
Spartan Int'l Index	Avg TurnOver(yrs):	10	20%	Cap Gains Tax				37%	\$40,000		\$0		
US Equity	Stock	100.0%	100.0%	2.0%	0.0%	2.0%	6.0%	50.0%	\$200,000	37.5%	12.5%		
Fidelity Fund	Avg TurnOver(yrs):	10	20%	Cap Gains Tax				37%	\$150,000	\$50,000			
US Equity	Stock	100.0%	100.0%	1.0%	0.0%	4.0%	7.0%	10.0%	\$40,000	10.0%	0.0%		
Small Cap Selector	Avg TurnOver(yrs):	10	20%	Cap Gains Tax				37%	\$40,000		\$0		

72

FIG. 7

68

70

74

Asset Allocation to achieve a value of \$8,938,439 in March 2039
This is an 11.0% improvement (\$887,746) over your current allocation strategy.

8/8

	Account Type		
	Taxable	Tax Deferred	Value at Horizon
Spartan Gov't Income - Fixed Income	\$100,000 (25.0%)	\$0 (.0%)	\$506,644 (5.7%)
Current:	\$0	\$100,000	\$648,000
Mass Muni MM - Fixed Income	\$20,000 (5.0%)	\$0 (.0%)	\$65,241 (.7%)
Current:	\$20,000	\$0	\$65,241
Spartan Int'l Index - International	\$39,982 (10.0%)	\$18 (.0%)	\$941,797 (10.5%)
Current:	\$40,000	\$0	\$941,708
Small Cap Selector - US Equity	\$142 (.0%)	\$39,858 (10.0%)	\$2,342,697 (26.2%)
Current:	\$40,000	\$0	\$1,728,838
Fidelity Fund - US Equity	\$89,877 (22.5%)	\$110,123 (27.5%)	\$5,082,060 (56.9%)
Current:	\$150,000	\$50,000	\$4,666,906
Totals	\$250,001	\$149,999	\$8,938,439

FIG. 8 78